

EXHIBIT C

Information to identify the case:

Debtor 1	<u>Louasia A. Watts</u>	Social Security number or ITIN	xxx-xx-0435
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Southern District of New York			
Case number:	21-10419-mg		

Discharge of Debtor(s) and Order of Final Decree

12/15

A petition under title 11, United States Code was filed by or against the Debtor(s) on 3/4/21; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the Debtor(s) is entitled to a discharge and the estate of the above named Debtor(s) has been full administered.

IT IS ORDERED:

- The Debtor(s) is granted a discharge under 11 U.S.C. § 727.
- Yann Geron is discharged as the Trustee of the Debtors estate and the bond is cancelled.
- The chapter 7 case of the above-named Debtor(s) is closed.

6/11/21

By the court: Martin Glenn
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order grants a discharge to the person named above. It does not dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Notice Recipients

District/Off: 0208-1

User:

Date Created: 6/11/2021

Case: 21-10419-mg

Form ID: 155new

Total: 32

Recipients of Notice of Electronic Filing:

ust	United States Trustee	USTPRegion02.NYECF@USDOJ.GOV
aty	Daniel M. Katzner	danielkatzner@yahoo.com
aty	Lisa J. Kristal	lisajkristal@gmail.com

TOTAL: 3

Recipients submitted to the BNC (Bankruptcy Noticing Center):

db	Louasia A. Watts	843 Hunts Point, Apartment 3B	Bronx, NY 10474
tr	Yann Geron	Yann Geron	Geron Legal Advisors LLC 370 Lexington Avenue Suite 1101 New York, NY 10017
op	Lisa J. Kristal	Lisa J. Kristal	1740 Hone Avenue Bronx, NY 10461 UNITED STATES
smg	New York State Tax Commission	Bankruptcy/Special Procedures Section	P.O. Box 5300 Albany, NY 12205-0300
smg	United States Attorney's Office	Southern District of New York	Attention: Tax & Bankruptcy Unit 86 Chambers Street, Third Floor New York, NY 10007
smg	N.Y. State Unemployment Insurance Fund	P.O. Box 551	Albany, NY 12201-0551
smg	New York City Dept. Of Finance	Office of Legal Affairs	375 Pearl Street, 30th Floor New York, NY 10038
7820253	ALLY FINANCIAL	PO BOX 380901	BLOOMINGTON, MN 55438
7820254	BANK OF AMERICA	4060 OGLETOWN STANTON ROAD	NEWARK, DE 19713
7820255	BARCLAYS BANK OF DELEWARE	JUNIPER	PO BOX 8803 WILMINGTON, DE 19899
7820256	CAPITAL ONE	PO BOX 30281	SALT LAKE CITY, UT 84130
7820257	DEPARTMENT OF ED / NELNET	121 SOUTH 13TH STREET	LINCOLN, NE 68508
7820258	EERIE COMMUNITY COLLEGE	6205 MAIN STREET	BUFFALO, NY 14221
7820259	GM FINANCIAL	PO BOX 181145	ARLINGTON, TX 76096
7820260	LINEBARGER GOGGAN BLAIR & SAMP	61 BROADWAY SUITE 2600	NEW YORK, NY 10006
7820261	MRS ASSOCIATES, INC.	1930 OLNEY AVENUE	CHERRY HILL, NJ 08003
7820262	MRS ASSOCIATES, LLC	1930 OLNEY AVENUE	CHERRY HILL, NJ 08003
7820263	MTA BRIDGES AND TUNNELS	PO BOX 15186	ALBANY, NY 12212
7820264	NYC PARKING VIOLATIONS BUEARU	PECK SLIP STATION	PO BOX 2337 NEW YORK, NY 10272
7820265	PAYPAL INC	P.O. BOX 45950	OMAHA, NE 68145
7820266	PENN CREDIT	2800 COMMERCE DR	HARRISBURG, PA 17110
7820267	PENN CREDIT CORPORATION	916 S 14TH STREET	HARRISBURG, PA 17104
7820268	PROFESSIONAL ACCOUNT MANAGEMEN	PO BOX 1520	MILWAUKEE, WI 53201-1000
7820269	PROFESSIONAL ACCOUNT MMGNT	PO BOX 1520	MILWAUKEE, WI 53201
7820270	RTR FINANCIAL SERVICES	1000 SOUTH AVENUE, SUITE 103	STATEN ISLAND, NY 10314
7820271	SF / LEAD BANK	200 N 3RD STREET	GARDEN CITY, MO 64747
7820272	STATE OF NEW YORK	CIVIL RECOVERIES BUREAU	THE CAPITOL ALBANY, NY 12224
7820273	TRANSFERWISE INC.	19 WEST 24TH STREET	NEW YORK, NY 10010
7820274	UNIVERSAL FIDELITY	PO BOX 5369	KATY, TX 77491

TOTAL: 29